



Factors for Thrift Savings Plan Annuities Interest Adjustment Factors

Adjustment Factors for Single Life Annuities

Participant's <u>Age is ...</u>	Level Payments		Increasing Payments	
	<u>Life Only</u>	<u>10 Year Certain</u>	<u>Life Only</u>	<u>10 Year Certain</u>
Less than 45	0.150	0.151	0.215	0.215
45-54	0.125	0.124	0.165	0.162
55-59	0.113	0.111	0.139	0.138
60-64	0.100	0.099	0.122	0.120
65 and Over	0.088	0.087	0.105	0.105

Adjustment Factors for Joint Life Annuities

100% Joint & Survivor Level Payments

Joint Annuitant's Age is ...

More than 5 Years OLDER Than Participant 10 Years YOUNGER Than Participant to 5 Years OLDER Than Participant More Than 10 Years YOUNGER Than Participant

Participant's
Age is ...

Less than 45	0.155	0.163	0.175
45-54	0.130	0.140	0.158
55-59	0.116	0.126	0.149
60-64	0.103	0.115	0.142
65+	0.092	0.102	0.132

50% Joint & Survivor Level Payments

Joint Annuitant's Age is ...

More than 5 Years OLDER Than Participant 10 Years YOUNGER Than Participant to 5 Years OLDER Than Participant More Than 10 Years YOUNGER Than Participant

Participant's
Age is ...

Less than 45	0.143	0.151	0.160
45-54	0.115	0.129	0.141
55-59	0.100	0.113	0.131
60-64	0.090	0.104	0.122
65+	0.078	0.092	0.113

100% Joint & Survivor Increasing Payments

Joint Annuitant's Age is ...

More Than 5 Years OLDER Than Participant 10 Years YOUNGER Than Participant to 5 Years OLDER Than Participant More Than 10 Years YOUNGER Than Participant

Participant's
Age is ...

Less than 45	0.220	0.237	0.281
45-54	0.169	0.188	0.231
55-59	0.144	0.161	0.210
60-64	0.125	0.142	0.188
65+	0.108	0.123	0.174

50% Joint & Survivor Increasing Payments

Joint Annuitant's Age is ...

More than 5 Years OLDER Than Participant 10 Years YOUNGER Than Participant to 5 Years OLDER Than Participant More than 10 Years YOUNGER Than Participant

Participant's
Age is ...

Less than 45	0.200	0.218	0.244
45-54	0.147	0.169	0.198
55-59	0.124	0.144	0.177
60-64	0.108	0.127	0.162
65+	0.092	0.112	0.145